

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	Case No. 23-21845 JCM
	)	Chapter 13
Carlos G. Davis,	)	
<i>Debtor(s)</i>	)	Related to: Document No. 27
	)	
	)	
Carlos G. Davis,	)	
<i>Movant(s)</i>	)	
	)	
vs.	)	
	)	
Ronda J. Winnecour, Esq., Trustee,	)	
<i>Respondent(s)</i>	)	

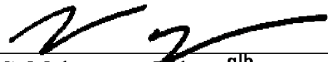
**CONSENT ORDER APPROVING DEBTOR TO FINANCE A NEW OR USED  
VEHICLE**

AND NOW, to wit, this 13th day of March, 2024, it is  
hereby ORDERED, ADJUDGED, and DECREED, that:

1. The Debtor needs to replace his free and clear 2009 Honda CRV with reliable vehicle;
2. The Debtor is authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:
  - a. The total amount of financing **shall not exceed** \$25,000.00; and
  - b. The monthly payments made under the financing agreement **shall not exceed \$450.00.**
3. To extent the Debtor secures financing for the purchase of new vehicle, such payments **shall be made through the Chapter 13 plan**. With **30 Days** of securing such financing. Debtor shall file:
  - a. An amended Chapter 13 plan; and;
  - b. A report of financing
4. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the Chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan. Pending confirmation of any amended plan providing for the new post-petition loan payments, the

trustee is authorized to make monthly adequate protection payments to the post-petition automobile lender for the contract amount so long as sufficient supplemental funds are provided by Debtor.

5. Debtor shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file a proof of the same with the Court.

  
\_\_\_\_\_  
John C. Melaragno, Judge <sup>gib</sup>  
United States Bankruptcy Court

SIGNED  
3/13/24 11:44 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPa

/s/ Kate DeSimone  
Counsel for the Chapter 13 Trustee

/s/ Kenneth Steidl  
Kenneth Steidl, Esquire  
Attorney for the Debtor

In re:  
Carlos G. Davis  
Debtor

Case No. 23-21845-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 13, 2024

User: auto  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2024:

Recip ID	Recipient Name and Address
db	+ Carlos G. Davis, 1485 Banning Road, Dawson, PA 15428-1019

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Carlos G. Davis julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4